



My Gateway™ – OEM Payments Platform

Simple and Secure





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What Is My Gateway™?



About Us

My Gateway was developed by an Australian payment technology company, to

- *Provide a cost effective, easy to implement payment solution for merchants and third party processors*
- *Particularly provide a complete and reliable service covering the China market*
- *Process the major payment brands including new mobile products such as WeChat Pay*
- *Cover **ALL** UnionPay debit, credit and prepaid cards*
- *Provide multiple links to the payment system*
- *Ensure high availability with quality support*
- *Support all payment channels*





MY GATEWAY - WHAT WE DO

My Gateway supports multiple payment channels

- *E-commerce, POS, M-commerce, IVR*

And **ALL** the China and internationally issued UnionPay cards

- *Can also be configured to enable local payment brands*

Using unique architecture with multiple links to the payment systems

- *Ensure the most complete coverage and minimal downtime*

Payment Processing



Online



Mobile

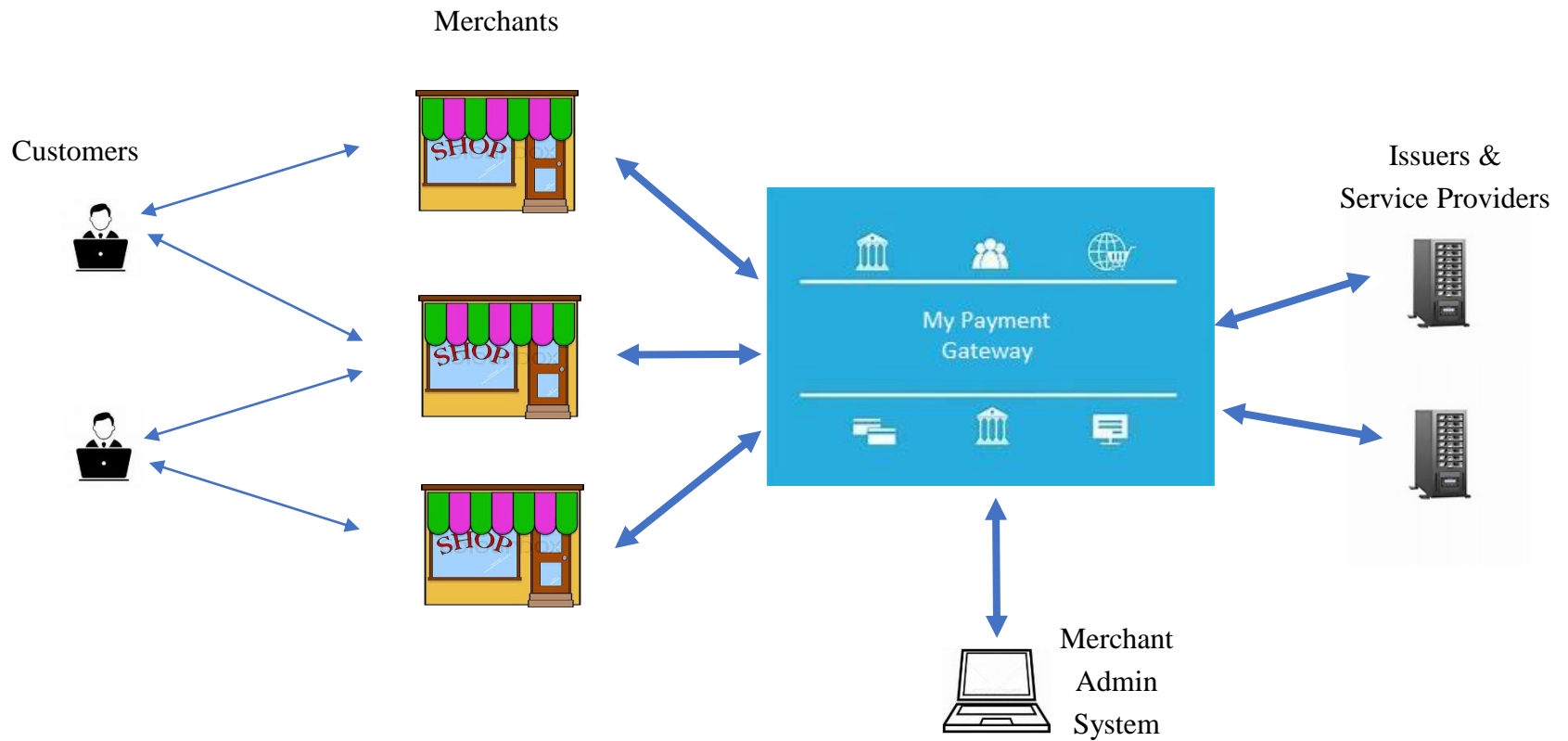


In Store





MY GATEWAY - HOW WE DO IT



Link merchants to their customers' banks



Universal Coverage

**Over 1
Billion
UnionPay
Cardholders**

**Almost 1
Billion
WeChat
Users**

**E-commerce
Market
Expected to
be 22% of
Global Retail
Sales by 2023**

**Chinese
Cardholders
Demand for
Education,
Gaming,
Investment,
Goods and
Services**



What My Gateway™ Provides

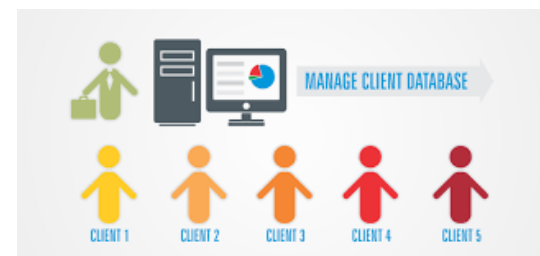


MY GATEWAY - PAYMENT PLUS

3 Components

1. My Gateway-Account Management (MYGN-AM) to help manage merchants' customers

- *Provides an optional secure customer account management database – merchants and processors do not need to manage sensitive customer data*



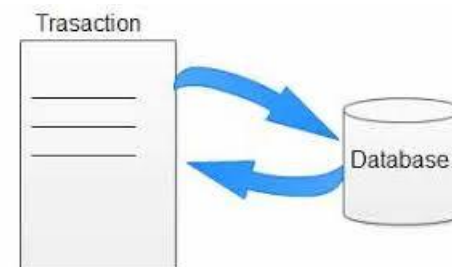
2. My Gateway-Payment Management (MYGN-PM) to process payments

- *Server hosted architecture to securely and simply take payments*



3. My Gateway-Merchant Admin (MYGN-MA) to manage your data

- *Secure browser access to merchant customer and payment information including reports*
- *Merchant and Processor Payment Tools – manually process payments, voids, refunds etc.*





MY GATEWAY - ACCOUNT MANAGEMENT

My Gateway-Account Management interfaces to the merchant or processor

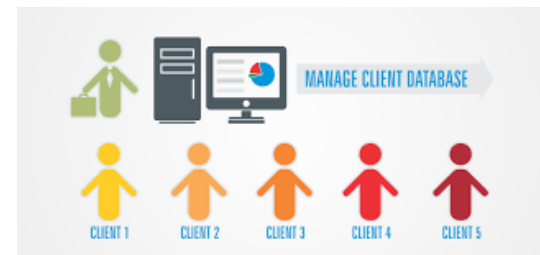
- *via a set of interface calls from the merchant or processor site*

and/or

- *manually via the merchant admin portal*

My Gateway-Account Management functions allow a merchant to create a secure system to manage customers

- *Add, Retrieve, Update, Delete and Manage customers*
- *Customers can logon to the merchant site and choose to use existing customer information to complete payments*
- *Customers are not required to re-enter card, address or other details*
- *Merchants have access to their customers' data without the overhead of securely managing sensitive data such as card numbers*



Merchants manage customers either via API calls from their website or...



...manually from their My Gateway merchant admin account



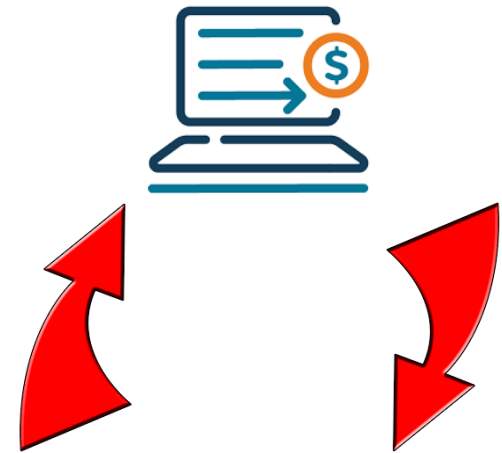
MY GATEWAY - PAYMENT MANAGEMENT

My Gateway-Payment Management interfaces to the merchant

- *via a set of interface calls from the merchant or processor site*
- and/or
- *manually via the merchant admin portal*

My Gateway-Payment Management functions allow a merchant or processor to process and manage payments

- *Server hosted architecture relieves the merchant of having to handle payment information*
- *Purchase, Void/Cancel and Refund transactions*
- *Purchase transaction may require the customer to enter their card and other details*
- *Void and Refund transactions do not require any customer input*
- *Void and Refund transactions can be actioned via interface calls from the merchant site or manually via My Gateway-Merchant Admin*



Merchants initiate payments via API calls from their website...



...and have the option to manually cancel or refund transactions from their My Gateway merchant admin account



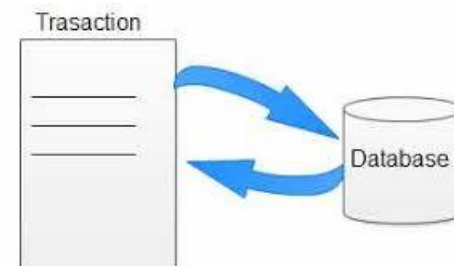
MY GATEWAY - MERCHANT ADMIN

My Gateway-Merchant Admin interfaces to the merchant

- *manually via the merchant admin portal*

My Gateway-Merchant Admin functions allow a merchant or processor to enquire on and manage their customer database and transactions

- *Secure browser access to the information stored in the My Gateway central databases*
- *Customers can be added, deleted, updated*
- *Void and Refund transactions can be performed manually*
- *Reports can be viewed and downloaded including transactions by period, payment type, settlement date etc*
- *Operator accounts can be allocated and their privileges managed*



Users logon to My Gateway Merchant Admin to manage their customers and information



MY GATEWAY - SUPPORT FOR IMPLEMENTATION

We support implementation through

- *Documentation – the My Gateway Product Services guides*
- *Sample source code – each My Gateway interface call includes sample source code which can be used to expedite implementation*
- *A test system available to merchants and processors to test their implementation*
- *Access to the merchants transaction, settlement and customer information through the My Gateway Merchant Admin portal*
- *Support for implementation from multiple offices based in Asia, Australia and Europe*
- *My Gateway is an end to end White Label system, branded by processors, acquirers and merchants with their own brands – including documentation, merchant admin, API calls etc*



```
except socket.error (errno, strerror) as msg:
    print "errno: %d (%s) error (%s)" % msg
    print "files: socket error (%s) for host %s (%s)" % (msg, host)
for hg in page.findAll("hg"):
    value = (hg.contents[0])
    if value != "afdeling":
        print ">> txt, value"
        import codecs
        f = codecs.open("alle.txt", "r", encoding="utf-8")
        text = f.read()
        f.close()
        # open the file again for writing
        f = codecs.open("alle.txt", "w", encoding="utf-8")
        f.write(value+"\n")
        # write the original contents
        f.write(text)
        f.close()
```





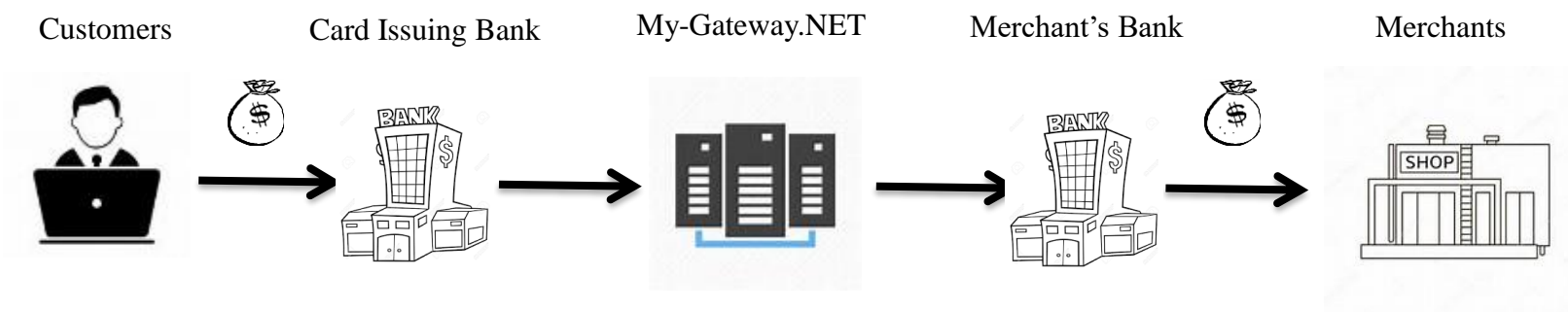
My Gateway™ Settlement Services



MY GATEWAY – MERCHANT SETTLEMENT

Settlement is simple and transparent

- *We settle direct to the merchant, acquirer or processor account at your bank from our bank accounts in HK or Australia*
- *Settlement cycle is agreed with the merchant , acquirer or processor*
- *My Gateway settles in the currency of your choice and supports multi-currency payments*
- *No additional Forex markup when settlement currency is the same as transaction currency – full amount deposited into account less transaction fees*
- *Merchants and processors can download and view their settlement history or pending transactions at any time at the My Gateway Merchant Admin portal*





My Gateway™ Pricing



MY GATEWAY – WHAT WE CHARGE

Pricing is transparent and based on

- *One Time fees to support implementation and access to the My Gateway modules selected*
- *Monthly software license fees to maintain support for the My Gateway modules used*
- *Transaction fees based on card type, location and currency used for payment and settlement*

My Gateway will provide a complete fee structure based on the modules you select to use. There are no hidden or extra charges once pricing has been agreed.



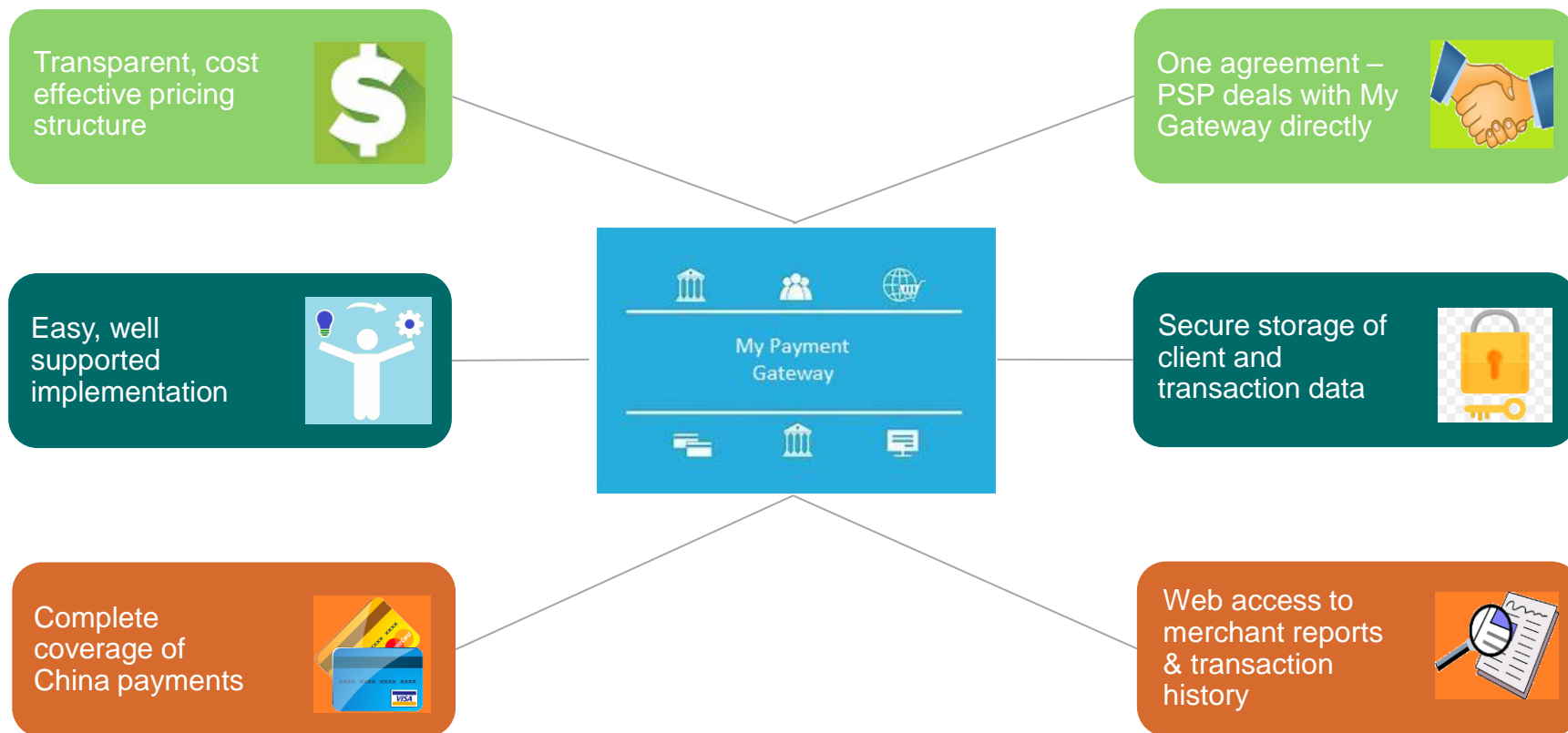


My Gateway™ Summary & Next Steps



MY GATEWAY – YOUR PAYMENTS PARTNER

Making Payments Easy





Next Steps

1.

Download the My Gateway onboarding guide and complete the My Gateway application form

2.

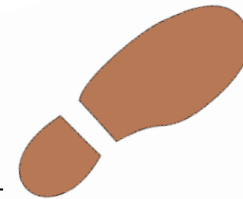
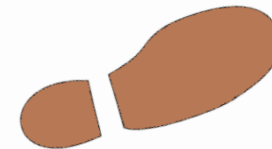
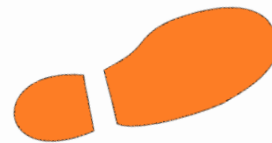
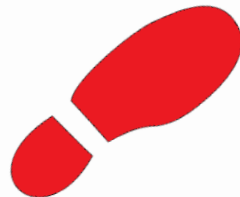
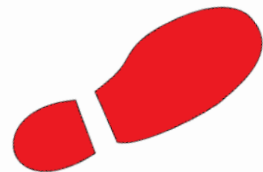
Download and review the My Gateway technical implementation documentation

3.

Select My Gateway modules, finalise pricing and sign License Agreement

4.

Implement My Gateway APIs & enable online Merchant Admin system





Thank You